

Disability Checklist

ONSET OF DISABILITY

- The date you are disabled. If you continue performing flight duties, your Onset of Disability is the first day that you cannot perform all regular duties of a commercial pilot for the Company due to your Disability. (i.e., missed flight assignment, reserve availability day, training, etc.)

Note: If your disability is due to an Injury-on-Duty (IOD), you should contact your Chief Pilot or Flight Office immediately.

WHEN TO FILE

(All claim forms should be *filed* as soon as possible to avoid a delay in payment for approved claims)

- Injury-on-Duty** – Injury-on-Duty filing timelines vary from state to state; however, it is a good idea to get your claim documented as soon as possible. If you are out on your IOD for longer than seven days, you will have your sick time restored – but that can only occur once, so be certain you have recovered completely before you return to work. In order to have sick time restored the IOD claim must be deemed compensable and a Sedgwick network physician must treat the pilot. If you are out on IOD you may be eligible to receive benefits from the pilot long term disability plan, so do not forget to apply for that benefit.
- Sick Verification Form** – Must submit if you are going to be out for more than 14 consecutive days, but before the 22nd day to avoid disruption in pay. This form needs to be submitted to the Company through Absence Soft which can be found on JetNet under Team Member Services – Leaves and Returns – Pilots. For additional guidance, please contact the APA Medical Advisors at (817) 302-2400 or medical-advisors@alliedpilots.org.
- Extended Sick Bank (ESB – 2023 CBA Section 10.D)** – All active pilots received 120 hours of ESB on 10/1/2023. New hires will receive their ESB hours upon completion of training. Pilots accrue 5 hours per month until they reach the maximum bank of 180 hours. ESB can be used as a bridge if the pilot does not have enough sick time to complete the Long Term Disability (LTD) Elimination Period. If a pilot has enough sick time to complete the LTD Elimination Period, or if they are going to utilize Long Term Sick Designation (CBA Section 10.C.8), then the pilot may use ESB as a “plus up” to their LTD payments. Please contact APA Benefits for additional information and guidance.
- Long Term Sick Designation Form (CBA Section 10.C.8)** – In accordance with Section 10.C.8, you can designate the rate that you use your sick time prior to disability. If you have 196 hours or more, you may also designate how many total hours you want to use prior to disability. Please complete the form in the link provided below no later than 1200CT on the seventh (7th) of the month prior to the month you elected to be a non-bidder. You can find the form on www.aapilots.com in the Occupational Health Services section under Departments.
- AA Short Term Disability** – you should file your claim prior to the eighth (8th) day of disability. You can call in your short term disability claim at 888-533-6287. AA will send the employer statement in on your behalf, as each section of the form can be completed separately.
**California Based Pilots please note that you cannot use short term disability through MetLife if you are approved for California State Disability. You must be denied California State Disability before you can apply for MetLife short term disability. Here is the link to the [MetLife](#) short term

disability form. ***Pilots with a compensable Injury-on-Duty or are preserving sick time through Section 10.C.8, will not be eligible for short term disability benefits.***

- **AA Long Term Disability** – You must file within 12-months of the Onset of Disability. You can download the claim form from www.aapilots.com. You will need to complete the Employee Statement, and your personal information at the top of both the Employer Statement and the Initial Physician Statement. Send the Employee Statement and release forms to Harvey Watt (American@harveywatt.com), the Employer Statement to Pilot.Disability@aa.com, and give the Initial Physicians Statement to your treating doctor to complete.
- **APA Pilot Mutual Aid** – You should file your claim before the end of the Elimination Period. You can download the PMA/POD Claim Kit from the [Benefits page](#) on the APA website. Complete the Plan Participant section and submit to the address on the form; your physician can send in their portion separately. The email address, physical address and fax number for submission is on the instruction page of the claim kit.
- **APA Pilot Occupational Disability** – You should file your claim before the end of the Elimination Period. You can download the PMA/POD Claim Kit from the [Benefits page](#) on the APA website. Complete the Plan Participant section and submit to the address on the form; your physician can send in their portion separately. The email address, physical address and fax number for submission is on the instruction page of the claim kit.
- **Post-Pregnancy Maternity Short Term Disability** – Once you meet the eligibility requirements, you are automatically enrolled in the Plan. However, you must apply to receive Maternity Disability benefits under the Plan. You may apply as early as 60 days in advance of your due date or anticipated delivery date, but no later than 6 months following the date of your delivery. Eligibility requirements are listed in the [Post-Pregnancy Maternity Short Term Disability Policy](#).

WHEN ARE BENEFITS PAYABLE AND FOR HOW LONG

- **AA Short Term Disability** – The later of the exhaustion of all your sick time or on the eighth day of your non-work-related disability. Benefits end after a period of 26 weeks or when you recover, whichever comes first.
- **AA Long Term Disability** – The later of 60 days from the Onset of Disability or the exhaustion of the pilot’s designated sick time and all vacation. Benefits for most disabilities end when you return to work, retire, or reach age 65, whichever comes first. If the disability is due to a chemical dependency, there is a 60-month lifetime maximum limit to benefit payments.
- **APA Pilot Mutual Aid** – The later of 60 days from the Onset of Disability or the exhaustion of the pilot’s designated sick time and all vacation. Benefits end after 12 payments. Payments may end sooner if you return to work, retire, or reach age 65 while in payment status.
- **APA Pilot Occupational Disability** – The later of 12 months from the Onset of Disability or the exhaustion of the pilot’s designated sick time and all vacation. Basic Benefit payments may be from 24 to 60 months based on the disability, and will end if you return to work, retire, or reach age 65.
- **Post-Pregnancy Maternity Short Term Disability** – For any eligible employee who meets the definition of disabled, the Plan is designed to provide payments equal to 100% of your “adjusted monthly salary” for the time you are disabled, up to 10 consecutive weeks immediately following

the date of delivery (Maternity Disability Benefits). You are not required to utilize or exhaust any of your available sick or vacation time prior to commencing benefits under this Plan. For questions regarding the Plan administration contact MetLife at 888-533-6287.

WHEN YOU ARE READY TO RETURN TO WORK

- When you are ready to return to work, please contact the APA Medical Advisors for assistance. They can be reached at 817-302-2400 or medical-advisors@alliedpilots.org.
- Notify APA Benefits of your return-to-work date to avoid any benefit overpayments from the APA Benefit Plans. They can be reached at 817-302-2140 or YourLTDSupport@alliedpilots.org.

This summary provides a brief explanation of the major provisions of these benefit plans. It is not a detailed description. The actual plan documents and summary plan descriptions contain a complete description of the benefit plans offered and rights under the plans. If there is any conflict between this summary and the Plan documents, the terms of the Plan documents govern. The Plan documents can be found on my.aa.com, aapilots.com and alliedpilots.org/APA-Benefits.